

RAMESH PANDEY - 11/13/2018

1 UNITED STATES DISTRICT COURT
2 DISTRICT OF MINNESOTA

3 FAIR ISAAC CORPORATION, : Case No.
4 a Delaware corporation, : 16-cv-1054 (WMW/DTS)
5 Plaintiff, :
6 v. :
7 FEDERAL INSURANCE :
8 COMPANY, an Indiana :
9 corporation, and ACE :
10 AMERICAN INSURANCE :
11 COMPANY, a Pennsylvania :
12 corporation, :
13 Defendants. :

14 Transcript of the videotape deposition of
15 RAMESH PANDEY, called for Oral Examination in the
16 above-captioned matter, said deposition taken by and
17 before SILVIA P. WAGE, a Certified Shorthand
18 Reporter, Certified Realtime Reporter, Registered
19 Professional Reporter, and Notary Public for the
20 States of New Jersey, New York and Pennsylvania, at
21 REGUS, 55 Madison Avenue, Fourth Floor, Morristown,
22 New Jersey, on Tuesday, November 13, 2018,
23 commencing at 9:08 a.m.

24
25 JOB NO. MP-192938

EXHIBIT**5**

RAMESH PANDEY - 11/13/2018

Pages 10..13

<p style="text-align: right;">Page 10</p> <p>1 New Jersey, after having been duly sworn, 2 was examined and testified as follows: 3 THE VIDEOGRAPHER: You may proceed. 4 EXAMINATION BY MR. HINDERAKER: 5 Q. Good morning, sir. 6 A. Good morning. 7 Q. As you know, my name is Al Hinderaker 8 and I imagine for the most of day, if not all the 9 day, I'll be asking the questions. And just to -- 10 let me go forward with just a few preliminary 11 matters so I understand. 12 Have you had your deposition taken 13 before? 14 A. Not in the last 15 years. 15 Q. Alright. I assume you've met with 16 counsel to prepare for your deposition today? You 17 can answer yes or no. 18 A. Yes. 19 Q. Okay. So, in addition, to what you 20 may have been told with regard to conducting 21 yourself at a deposition, I want you to know that my 22 goal is to ask you a clear question. If for any 23 reason it's not clear to you, I would like you to 24 tell me. 25 A. Sure.</p>	<p style="text-align: right;">Page 12</p> <p>1 Insurance, which is in North America. So Chubb is a 2 big company, North America, which is the United 3 States, Canada and Bermuda, is one part. Rest of 4 the 52 country are different parts and I'm part of 5 North America. 6 The paycheck I receive is from -- 7 (There is a discussion off the 8 record.) 9 A. Is north America Chubb Division. And 10 the paycheck is -- comes from Ace Insurance. 11 Q. Ace American Insurance? 12 A. Ace America, North America, NA. 13 Q. Okay. Were you previously employed 14 by -- 15 A. Chubb. 16 Q. -- Chubb & Son, a division of Federal 17 Insurance Company? 18 A. Yes. 19 Q. When did your employment change to 20 Ace American Insurance Company? 21 A. Finalized on January 14, 2016. Like 22 there was a process, like announcement happened '15. 23 It took one year. And after the whole process, I 24 think it was January, 14, 2016. 25 Q. Okay. Let me suggest or represent</p>
<p style="text-align: right;">Page 11</p> <p>1 Q. Would that be alright? 2 A. Yes. 3 Q. And then I expect an honest and 4 complete answer to the question. I will try to wait 5 until you finish answering before I begin my next 6 question. And if you could try to wait until I 7 finish a question before you answer, it will make 8 the Court Reporter happier because then the 9 transcript will be easier to transcribe. 10 A. Okay. 11 Q. So, if you would, again, state your 12 name for us, please. 13 A. Ramesh Pandey. 14 Q. Pandey. And I know the Court 15 Reporter has your business address. 16 And if you would tell me with whom 17 you are employed? 18 A. I work with Chubb, Chubb Insurance, 19 Chubb, which is Federal Insurance. 20 Q. So Chubb is a big entity with a lot 21 of subsidiaries. 22 What is the particular or the 23 specific company from whom you receive your 24 compensation? 25 A. So right now it's part of Ace</p>	<p style="text-align: right;">Page 13</p> <p>1 that the merger -- 2 A. Yeah. 3 Q. -- between the Chubb Corporation and 4 Ace Limited was effective January 15, 2016. 5 A. So that's what I meant, January 15th. 6 I thought it was January 14th. 7 Q. So, immediately upon the merger being 8 effective, did your employment change to become an 9 employee of Ace American Insurance Company? 10 A. Yes, it did, yeah. 11 Q. To your knowledge, are there -- 12 today, to your knowledge, are there any employees of 13 Chubb & Son, a division of Federal Insurance 14 Company? 15 A. They are part of new Chubb. We call 16 it new Chubb. The Chubb & Son it used to be before. 17 Now it's Chubb Insurance and not Chubb & Son 18 anymore. 19 Q. I understand. 20 A. Under that agreement, yeah. 21 Q. Now, I understand that that's true at 22 the high level of the corporate parent. 23 A. Yeah. 24 Q. And I'm trying to be specific to the 25 legal entity that's a subsidiary or underneath the</p>

RAMESH PANDEY - 11/13/2018

Pages 14..17

<p style="text-align: right;">Page 14</p> <p>1 corporate parent.</p> <p>2 A. Uh-huh.</p> <p>3 Q. So I think you just told me that</p> <p>4 before the merger you were an employee of Federal</p> <p>5 Insurance Company?</p> <p>6 A. Chubb & Son, another Federal</p> <p>7 Insurance, yes.</p> <p>8 Q. Yes. And after the merger you became</p> <p>9 -- the day of the merger -- the day the merger</p> <p>10 became effective, you became an employee of Ace</p> <p>11 American Insurance Company?</p> <p>12 A. Yeah, which was part of Chubb</p> <p>13 Insurance, yes.</p> <p>14 Q. Understand.</p> <p>15 And so, when the merger became</p> <p>16 effective, to your knowledge, were there any</p> <p>17 employees of Federal Insurance Company?</p> <p>18 A. Like other than me?</p> <p>19 Q. Well, you weren't. You were an</p> <p>20 employee of Ace.</p> <p>21 A. So everybody become part of new</p> <p>22 entity with the Chubb Insurance. Now that's what we</p> <p>23 know.</p> <p>24 Q. Okay.</p> <p>25 A. We are like part of new Chubb.</p>	<p style="text-align: right;">Page 16</p> <p>1 A. I was the chief architect for Chubb</p> <p>2 for North America. After -- that was before. After</p> <p>3 the merger, again, I became the chief architect for</p> <p>4 North America for new entity.</p> <p>5 Q. Okay. So is it fair to say that from</p> <p>6 January 2014 to today, your title has been or your</p> <p>7 job responsibilities -- let me back up.</p> <p>8 From 2014 to today, your job</p> <p>9 responsibility has been as chief architect North</p> <p>10 America?</p> <p>11 A. I'll correct one thing I forgot.</p> <p>12 When I started there was another chief architect,</p> <p>13 Patrick Sullivan --</p> <p>14 (There is a discussion off the</p> <p>15 record.)</p> <p>16 A. When I started, my role for six</p> <p>17 months were different. It was the application</p> <p>18 architecture lead.</p> <p>19 Q. Okay.</p> <p>20 A. Application architecture lead. And</p> <p>21 the chief architect at that time was another</p> <p>22 gentleman called Patrick Sullivan. He left and then</p> <p>23 I took over within six months or something.</p> <p>24 Q. Thank you.</p> <p>25 A. I don't remember the exact date.</p>
<p style="text-align: right;">Page 15</p> <p>1 Whether it's Chubb Federal or Chubb & Son, that's a</p> <p>2 different entity. But the only way we know is by</p> <p>3 paycheck.</p> <p>4 Q. And from the effective date of the</p> <p>5 merger, your paycheck says Ace American Insurance</p> <p>6 Company?</p> <p>7 A. Yes.</p> <p>8 Q. When did you join -- now, let me just</p> <p>9 talk about the big Chubb --</p> <p>10 A. Yeah.</p> <p>11 Q. -- without necessarily specifics.</p> <p>12 When did you join -- become an</p> <p>13 employee of, quote, "Chubb?"</p> <p>14 A. I started on January 20, 2014.</p> <p>15 Q. Okay. Okay. Can you summarize for</p> <p>16 me your responsibilities from that date to today?</p> <p>17 A. So I was the -- I'm the -- I'm in IT</p> <p>18 --</p> <p>19 (There is a discussion off the</p> <p>20 record.)</p> <p>21 A. Information technology, we call it</p> <p>22 IT. I'm part of IT division, information technology</p> <p>23 division.</p> <p>24 (There is a discussion off the</p> <p>25 record.)</p>	<p style="text-align: right;">Page 17</p> <p>1 Whatever.</p> <p>2 Q. That's fine. Thank you.</p> <p>3 As you know, I think, we're here</p> <p>4 today to talk about Blaze Advisor soft -- FICO's</p> <p>5 Blaze Advisor software.</p> <p>6 A. Yeah.</p> <p>7 Q. Are you familiar with that?</p> <p>8 A. Yeah.</p> <p>9 Q. And we're here to talk about various</p> <p>10 what are called named applications that -- I'll use,</p> <p>11 again, Chubb in the general sense deploys using</p> <p>12 Blaze Advisor software.</p> <p>13 Are you familiar with those?</p> <p>14 A. Yeah, most of them.</p> <p>15 Q. "Most of them," okay.</p> <p>16 A. Yeah.</p> <p>17 Q. And you have told us that your</p> <p>18 responsibilities as chief architect are North</p> <p>19 America.</p> <p>20 In that context, what is your</p> <p>21 knowledge of -- in general, we'll be specific in a</p> <p>22 minute.</p> <p>23 But, generally speaking, are you</p> <p>24 familiar with the applications that deploy Blaze</p> <p>25 Advisor software in Europe?</p>

RAMESH PANDEY - 11/13/2018

Pages 18..21

<p style="text-align: right;">Page 18</p> <p>1 A. No, I'm from North America, so US</p> <p>2 Canada.</p> <p>3 Q. Okay.</p> <p>4 A. Yeah.</p> <p>5 Q. So are you not familiar with the</p> <p>6 applications in Europe?</p> <p>7 A. I might know the names.</p> <p>8 Q. Alright.</p> <p>9 A. But that's it.</p> <p>10 Q. Okay.</p> <p>11 A. Yeah.</p> <p>12 Q. And the same question with respect to</p> <p>13 applications that utilize Blaze Advisor that are</p> <p>14 deployed in Australia?</p> <p>15 A. Well, that's not part of North</p> <p>16 America.</p> <p>17 Q. I understand.</p> <p>18 But you might be familiar with the</p> <p>19 names of those applications.</p> <p>20 A. I might have heard the names, yes.</p> <p>21 Q. Alright.</p> <p>22 MR. HINDERAKER: So if you would mark</p> <p>23 that 146.</p> <p>24 (Deposition Exhibit 146, Federal</p> <p>25 Insurance Company's Supplemental Answers</p>	<p style="text-align: right;">Page 20</p> <p>1 In Exhibit 146 under the asset cell,</p> <p>2 "CSI Express," when you compare that to Exhibit 6,</p> <p>3 you'll see that Exhibit 6 says, "including CIS</p> <p>4 Claims."</p> <p>5 Can you tell me what "CIS claims" is?</p> <p>6 A. It's not even correct. Well, I'll</p> <p>7 tell you what it should have been.</p> <p>8 So CSI Express, is the policy -- you</p> <p>9 know insurance a little bit, right?</p> <p>10 Q. Some. But I think -- so, for clarity</p> <p>11 of the record, "CSI Express" is a policy</p> <p>12 administration system?</p> <p>13 A. Yeah, yeah.</p> <p>14 So that's what a policy</p> <p>15 administration means, you do the quote. Somebody</p> <p>16 asks for insurance, you do the quote and issue the</p> <p>17 policy, right.</p> <p>18 When policy is issued and customer</p> <p>19 have the policy, six months later they might have</p> <p>20 car problem or house problem, they can't afford the</p> <p>21 claim. Claim gets reported using a system called</p> <p>22 Claim Vision.</p> <p>23 Q. Claim what?</p> <p>24 A. Claim Vision.</p> <p>25 Q. How do you spell that?</p>
<p style="text-align: right;">Page 19</p> <p>1 to Plaintiff's First Set of</p> <p>2 Interrogatories, was marked for</p> <p>3 identification.)</p> <p>4 Q. Mr. Pandey, the Court Reporter has</p> <p>5 marked Federal Insurance Company Supplemental</p> <p>6 Answers to Plaintiff's First Set of Interrogatories</p> <p>7 as Exhibit 146.</p> <p>8 And I'm going ask you to turn to</p> <p>9 Page 6, which has a table.</p> <p>10 A. Yeah, okay.</p> <p>11 Q. And keep that in front of you,</p> <p>12 because I'm going to give you another document.</p> <p>13 MR. HINDERAKER: The tradition has</p> <p>14 started.</p> <p>15 And this document has been marked as</p> <p>16 Exhibit 6 earlier in other depositions.</p> <p>17 (Deposition Exhibit 6, Federal</p> <p>18 Insurance Company's Second Supplemental</p> <p>19 Answers to Interrogatory Nos. 2, 3 and 4,</p> <p>20 was previously marked for identification.)</p> <p>21 Q. And if you would go to Page 7 of that</p> <p>22 document, please. And you will see a table.</p> <p>23 A. Okay.</p> <p>24 Q. So I just have some questions for my</p> <p>25 clarity.</p>	<p style="text-align: right;">Page 21</p> <p>1 A. CV. But this is a --</p> <p>2 THE STENOGRAPHER: Vision.</p> <p>3 Q. Oh, Claim Vision.</p> <p>4 A. Yeah. This is home grown. We wrote</p> <p>5 our own. There was a system where they just wanted</p> <p>6 to capture the data like your name, address, where</p> <p>7 the accident happened, who hit you and what are the</p> <p>8 witnesses and those stuff. But that system is</p> <p>9 different and that doesn't -- that is also home</p> <p>10 grown. We wrote it.</p> <p>11 So I don't know why "CIS Claims,"</p> <p>12 somebody writes it. This doesn't make sense.</p> <p>13 Q. Alright. So --</p> <p>14 A. This is not even system, actually.</p> <p>15 Q. So are you saying that in Exhibit 6,</p> <p>16 including CIS Claims, as a part of CSI Express, does</p> <p>17 not make sense to you?</p> <p>18 A. No, CSI Express is a policy system.</p> <p>19 Q. Understood.</p> <p>20 A. It's not a claim system.</p> <p>21 Q. Understand.</p> <p>22 A. If somebody says that CSI Express</p> <p>23 including claims, then -- you cannot have policy and</p> <p>24 claims together. Because while comporting the claim</p> <p>25 you went, oh, you didn't have the correct date. If</p>